

FILED

FEB 01 2022

January 31, 2022

STEPHANIE J. BUTLER, CLERK
U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF NC

Earl E. Speight

Case# 18-01368-5-DMW

Motion to incur debt:

In 2006 I was blessed to purchase a home for \$99,000 located at 1605 Briar Glenn Rd in Rocky Mount, where I resided for 15 years until September 22, 2022. Six days prior I pulled up to my home to see a paper taped to my door from the Sheriff's Department saying we had 6 days to vacate the premises.

When I purchased my home, they gave me two different mortgage companies. Initially I was making a payment to both companies the first was \$79,000 the second was for \$20,000.

In 2010 I decided to look into combining the loans due to my financial situation; I was working in sales at the time. I contacted the State of NC and they directed me to Edgecombe/Nash Redevelopment, which is a state run program. This where I did my loan modification. Six months later I was approved for the loan.

August of 2010, I began making my payments to Chase. (of course I was under the impression that they had combined the loans which is why I went to them in the first place) In 2016 I was contacted by Franklin Credit and they said I owed them \$19,000 and that those loans could not be merged. They then told me to pay them \$1500 a month for 9 months. Of course I did not have that kind of money to pay.

So they sent me all the paperwork for a loan modification which I filled out and sent back 4 consecutive times which they said they never received even though the fourth time I sent it certified mail. When they finally called me and I told them I sent it certified mail so they had to have received it, the person was really nasty with me on the phone and hung up on me. I was not contacted again until 2017.

My Chase loan which was my primary loan was then bought out by SPS Loan Services. There were no changes in payment or interest. I called SPS to ask about this second loan that I had been trying to deal with all this time and they said to me not to worry about that and when the house was paid off or sold that they would get their money then. I continued to make my primary mortgage payments on time through September of 2021.

I received a notice from Nash County saying the house was going to be auctioned off. I called SPS they said they knew nothing about it and I was current with them.

I've paid lawyers to try to save my home. Most of them pretty much said what was happening to me regarding my home was complicated. It was not really legal but not really illegal.

I worked with Olympia Law firm in Ca. And they did absolutely nothing but take my money. I finally sought out a Bankruptcy Attorney and it still did not save my home.

In all of that God has blessed me get married to someone who understands and has been by my side through this mess. I would truly like to be able provide a home for my wife and myself.

In order to purchase a property we were told by the loan processor that we would need the following:

- **Bankruptcy court must acknowledge that satisfactory payments have been made to the Trustee for at least the last 12 months.**
- **Bankruptcy court must grant permission to purchase a property**

Thank you in advance and I would appreciate the opportunity to become a homeowner again with my wife.

Sincerely,

Earl Speight

A handwritten signature in black ink, appearing to read "Earl Speight". The signature is fluid and cursive, with a large, stylized 'S' at the beginning.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINA

In RE: Earl E. Speight

Division

Bankruptcy Case No. 18-01368-5-DMW

Debtors:

Chapter: 13

CERTIFICATE OF SERVICE

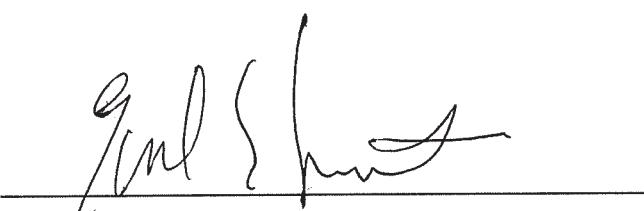
I, Earl Speight, of the law firm of *NIA*, certify:

That I am, and at all times hereinafter mentioned was, more than eighteen (18) years of age:

That on 2.1.22, I electronically filed the foregoing motion with the Clerk of the Court using the CM/ECF system which will send notification of such filing to the parties listed below. I further certify that I have mailed the document to the non CM/ECF participants as set out below by first class/certified mail.

I certify under penalty of perjury that the foregoing is true and correct.

Date 2.1.22



Name

Address 2140 Tanglewood Rd.
Rocky Mount, NC 27804

RECIPIENTS:

Trustee

Name & Address of Recipient(s), & type of Service (CM/ECF, U.S. Mail or Certified)

John Logan, Post Office Box 61039, Raleigh, NC

27661-1039